

Notice of Allowability	Application No.	Applicant(s)
	09/806,481	RYOO, CHANG WAN
	Examiner	Art Unit
	Ahshik Kim	2876

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to amendment filed on 3/11/04.
2. The allowed claim(s) is/are 2-4,6-11.
3. The drawings filed on 12 April 2001 are accepted by the Examiner.
4. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
6. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of
 Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application (PTO-152)
6. Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION

Amendment

1. Receipt is acknowledged of the amendment filed on March 11, 2004. In the amendment
5 claims 1, 5, and 9 were amended. Currently, claims 1-11 remain for examination.

Examiner's Amendment

2. An examiner's amendment to the record appears below. Should the changes and/or
additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR
10 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the
payment of the issue fee.

Authorization for this examiner's amendment was granted during a telephone interview
with Mr. Jiwen Chen on April 1, 2004 (see attached Interview Summary).

15 IN THE CLAIMS

Claim 1 (canceled)

Claim 2 (currently amended): An electronic payments system wherein a real or virtual
multifunctional pre-paid card allocated a specific card number is issued to a user, and the user
settles payment for goods or telephone and other services using the allocated card number of the
20 prepaid card, the system comprising:

a master database for storing the card number and balance information of the pre-paid
card issued to the user and managing the same;

a pre-paid calling card system connected to a telephone network and the master database for authenticating the pre-paid card, settling the authenticated pre-paid card and balancing from the balance information of the corresponding card number of the pre-paid card through inquiry to the master database when a request for settlement is received through the telephone network;

5 a settlement server being connected to a data communication network and the pre-paid calling card system for authenticating the pre-paid card, settling the authenticated pre-paid card and balancing from the balance information of the corresponding card number of the pre-paid card by inquiry to the master database through the pre-paid calling card system when a request for settlement is received through the data communication network; and

10 a cyber card site for allocating a specific pre-paid card number and transferring the same to the user after settlement for purchase of the pre-paid card according to purchase request by the user through the Internet;

wherein payments of various goods, telephone and other services respectively requested through the telephone network and the data communication network being integrally carried out
15 with the one pre-paid card through the master database.

Claim 3 (previously presented): The electronic payments system according to claim 2, wherein the cyber card site inquiring whether the pre-paid card purchased by the user is used by the user or is given to others as a gift from the user, and when chosen as a gift, transferring the
20 card number of the purchased pre-paid card to an E-mail address of the other person being designated by the user.

Claim 4 (previously presented): The electronic payments system according to claim 2, wherein the cyber card site has a function for receiving the card number of the pre-purchased pre-paid card from the user in response to a recharge request from the user, wherein the user having access to the site through the Internet, and proceeding to settle payment for recharge
5 relative to the received card number of the pre-paid card.

Claim 5 (canceled)

Claim 6 (currently amended): An electronic payments system wherein a real or virtual multifunctional pre-paid card allocated a specific card number is issued to a user, and the user settles payment for goods or telephone and other services using the allocated card number of the
10 prepaid card, the system comprising:

a master database for storing the card number and balance information of the pre-paid card issued to the user and managing the same;

a pre-paid calling card system connected to a telephone network and the master database for authenticating the pre-paid card, settling the authenticated pre-paid card and balancing from
15 the balance information of the corresponding card number of the pre-paid card through inquiry to the master database when a request for settlement is received through the telephone network;

a settlement server being connected to a data communication network and the pre-paid calling card system for authenticating the pre-paid card, settling the authenticated pre-paid card and balancing from the balance information of the corresponding card number of the pre-paid
20 card by inquiry to the master database through the pre-paid calling card system when a request for settlement is received through the data communication network; and

a cyber card site for allocating a specific pre-paid card number and transferring the same to the user after settlement for purchase of the pre-paid card according to purchase request by the user through the Internet;

wherein payments of various goods, telephone and other services respectively requested

5 through the telephone network and the data communication network being integrally carried out with the one pre-paid card through the master database at about the same time.

Claim 7 (previously presented): The electronic payments system according to claim 6,

wherein the cyber card site inquiring whether the pre-paid card purchased by the user is used by
10 the user or is given to others as a gift from the user, and when chosen as a gift, transferring the card number of the purchased pre-paid card to an E-mail address of the other person being designated by the user.

Claim 8 (previously presented): The electronic payments system according to claim 6,

15 wherein the cyber card site has a function for receiving the card number of the pre-purchased pre-paid card from the user in response to a recharge request from the user, wherein the user having access to the site through the Internet, and proceeding to settle payment for recharge relative to the received card number of the pre-paid card.

20 Claim 9 (currently amended): An electronic payments system wherein a real or virtual multifunctional pre-paid card allocated a specific card number is issued to a user through a cyber card site for allocating a specific pre-paid card number and transferring the same to the user after

settlement for purchase of the pre-paid card according to purchase request by the user through the Internet, and the user settles payment for goods or telephone and other services using the allocated card number of the prepaid card, the system consisting essentially of:

- a master database for storing the card number and balance information of the pre-paid
- 5 card issued to the user and managing the same;
- a pre-paid calling card system connected to a telephone network and the master database for authenticating the pre-paid card, settling the authenticated pre-paid card and balancing from the balance information of the corresponding card number of the pre-paid card through inquiry to the master database when a request for settlement is received through the telephone network; and
- 10 a settlement server being connected to a data communication network and the pre-paid calling card system for authenticating the pre-paid card, settling the authenticated pre-paid card and balancing from the balance information of the corresponding card number of the pre-paid card by inquiry to the master database through the pre-paid calling card system when a request for settlement is received through the data communication network;
- 15 wherein payments of various goods, telephone and other services respectively requested through the telephone network and the data communication network being integrally carried out with the one pre-paid card through the master database.

Claim 10 (previously presented): The electronic payments system according to claim 9,

- 20 wherein the cyber card site inquiring whether the pre-paid card purchased by the user is used by the user or is given to others as a gift from the user, and when chosen as a gift, transferring the

card number of the purchased pre-paid card to an E-mail address of the other person being designated by the user.

Claim 11 (previously presented): The electronic payments system according to claim 9,
5 wherein the cyber card site has a function for receiving the card number of the pre-purchased pre-paid card from the user in response to a recharge request from the user, wherein the user having access to the site through the Internet, and proceeding to settle payment for recharge relative to the received card number of the pre-paid card.

10 ***Allowable Subject Matter***

3. Claims 2-4 and 6-11 are allowed.

4. The following is an examiner's statement of reasons for allowance: the claims are directed at a prepaid card and transactions utilizing pre-paid cards. Prepaid cards are well known in the art and widely used in various industries. Prepaid cards started with calling card 15 purchasing time for telecommunications, however, the cards are used by virtually all retailers such as bookstores, department stores, restaurants, etc. Accordingly, the methods for purchasing and using prepaid cards are also well known in the art. However, the cited references, taken alone or in combination, fail to show or fairly teach the specific method wherein the prepaid are sold at the card site allowing the users to enter a card number for purchase, and the card 20 delivered to the users after payment has been made as set forth in the claims.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue

Art Unit: 2876

fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

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Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to *Ahshik Kim* whose telephone number is (571)272-2393. The examiner can normally be reached between the hours of 6:00AM to 3:00PM Monday thru Friday.

10 If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee, can be reached on (571)272-2398. The fax number directly to the Examiner is (571)273-2393. The fax phone number for this Group is (703)872-9306.

15 Communications via Internet e-mail regarding this application, other than those under 35 U.S.C. 132 or which otherwise require a signature, may be used by the applicant and should be addressed to [ahshik.kim@uspto.gov].

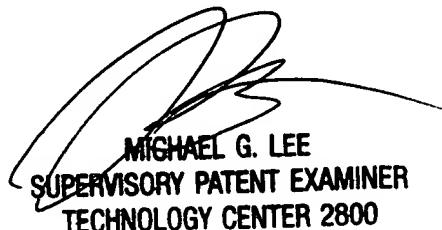
20 *All Internet e-mail communications will be made of record in the application file. PTO employees do not engage in Internet communications where there exists a possibility that sensitive information could be identified or exchanged unless the record includes a properly signed express waiver of the confidentiality requirements of 35 U.S.C. 122. This is more clearly set forth in the Interim Internet Usage Policy published in the Official Gazette of the Patent and Trademark on February 25, 1997 at 1195 OG 89.*

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703) 308-0956.

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Ahshik Kim
Patent Examiner
Art Unit 2876
30 April 1, 2004



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